



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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**BHC Name** CATHAY GENERAL BANCORP

**City/State** LOS ANGELES, CA

## Bank Holding Company Information

Federal Reserve District: 12  
 Consolidated Assets (\$000): 19,043,134  
 Peer Group Number: 1 Number in Peer Group: 128  
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

CATHAY GENERAL BANCORP  
 777 NORTH BROADWAY  
  
 LOS ANGELES, CA 90012

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BHC Name

City/State

### Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	18,721,179	17,337,839	16,025,354	14,728,194	
Net income (\$000)	228,860	279,135	271,885	176,042	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.95	2.77	58	3.31	3.01	60	3.54	3.08	74	3.37	2.92	76			
+ Non-interest income	0.24	1.21	4	0.21	1.32	5	0.22	1.31	5	0.25	1.35	5			
- Overhead expense	1.53	2.57	8	1.59	2.69	6	1.66	2.71	6	1.62	2.72	6			
- Provision for credit losses	0.31	0.51	24	-0.04	0.15	2	-0.03	0.14	5	-0.02	0.16	4			
+ Securities gains (losses)	0.01	0.02	54	0	0.01	57	0	0	63	0.01	0.01	61			
+ Other tax equivalent adjustments	0	0	48	0	0	10	0	0	45	0	0	47			
= Pretax net operating income (tax equivalent)	1.36	1.04	73	2.02	1.56	84	2.11	1.57	88	2.03	1.43	92			
Net operating income	1.22	0.81	81	1.61	1.19	89	1.70	1.24	89	1.20	0.89	77			
Net income	1.22	0.82	80	1.61	1.19	89	1.70	1.24	89	1.20	0.90	77			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.97	3.55	74	4.74	4.41	72	4.61	4.24	73	4.23	3.80	77			
Interest expense	0.85	0.52	85	1.20	1.08	66	0.82	0.86	52	0.59	0.60	59			
Net interest income (tax equivalent)	3.12	3.01	49	3.54	3.33	56	3.80	3.38	71	3.64	3.19	74			
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.09	0.27	30	-0.05	0.21	1	-0.03	0.22	5	-0.06	0.24	2			
Earnings coverage of net loan and lease losses (X)	21.96	22.91	66	-43.71	24.40	4	-92.24	21.75	4	-43.42	19.67	2			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.06	1.58	20	0.81	0.83	48	0.87	0.90	47	0.96	0.98	50			
Allowance for loan and lease losses / Total loans and leases	1.06	1.55	20	0.81	0.81	50	0.87	0.89	48	0.96	0.96	51			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.46	0.71	33	0.34	0.57	26	0.39	0.61	31	0.51	0.72	30			
30-89 days past due loans and leases / Total loans and leases	0.92	0.39	89	0.56	0.43	73	0.43	0.44	56	0.39	0.47	45			
<b>Liquidity and Funding</b>															
Net noncore funding dependence	17.79	3.20	84	29.73	14.45	87	26.64	16.62	77	21.21	17.03	66			
Net short-term noncore funding dependence	16.24	-4.76	93	24.44	3.38	96	21.37	4.66	90	16.22	4.83	81			
Net loans and leases / Total assets	81.42	61.58	96	82.89	63.77	96	82.79	63.98	97	81.61	62.73	96			
<b>Capitalization</b>															
Tier 1 leverage ratio	10.94	9.13	88	10.83	9.76	78	10.83	9.71	82	10.35	9.53	78			
Holding company equity capital / Total assets	12.70	11.16	72	12.68	12.43	54	12.64	12.22	60	12.62	11.94	64			
Total equity capital (including minority interest) / Total assets	12.70	11.29	71	12.68	12.57	53	12.64	12.27	60	12.62	12.01	63			
Common equity tier 1 capital / Total risk-weighted assets	13.53	12.38	74	12.51	12.17	63	12.43	12.12	66	12.19	12.19	61			
Net loans and leases / Equity capital (X)	6.41	5.58	72	6.54	5.21	77	6.55	5.29	76	6.47	5.27	72			
Cash dividends / Net income	43.12	42.30	53	35.51	33.12	55	30.69	27.31	54	39.70	31.29	62			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
<b>Growth Rates</b>															
Assets	5.24	16.68	18	7.80	9.26	59	7.32	7	64	7.71	8.28	63			
Equity capital	5.40	6.99	47	8.13	10.49	53	7.53	7.89	64	7.92	10.18	60			
Net loans and leases	3.37	9.07	31	7.94	9.10	60	8.86	7.89	70	15.15	9.38	77			
Noncore funding	-19.59	-12.18	41	20.88	6.59	78	28.71	10.67	81	-30.39	5.59	10			
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	0	13.56	10	0.33	13.04	27	4.18	13.37	37	5.66	12.69	46			
Equity investment in subsidiaries / Equity capital	102.23	102.81	47	103.44	103.22	55	108.32	103.10	80	108.75	102.10	80			
Cash from ops + noncash items + op expense / Op expense + dividends	127.78	147.24	50	218	190.27	70	137.62	174.91	36	336.20	148.20	93			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	677,823	730,413	653,305	550,047		-7.20	58.32
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	677,823	730,413	653,305	550,047		-7.20	58.32
Tax-exempt income on loans and leases.....	0	0	0	0			
Estimated tax benefit on income on loans and leases.....	0	0	0	0			
Income on loans and leases (tax equivalent).....	677,823	730,413	653,305	550,047		-7.20	58.32
Investment interest income (tax equivalent).....	20,600	33,038	28,623	20,531		-37.65	-4.29
Interest on balances due from depository institutions.....	1,829	5,404	5,209	4,421		-66.15	30.83
Interest income on other earning assets.....	952	1,207	1,663	1,908		-21.13	-69.91
Total interest income (tax equivalent).....	701,204	770,062	688,800	576,907		-8.94	54.38
Interest on time deposits of \$250K or more.....	47,293	66,603	32,066	16,511		-28.99	
Interest on time deposits < \$250K.....	62,564	82,780	51,893	28,267		-24.42	
Interest on foreign office deposits.....	1,787	3,470	2,436	2,005		-48.50	-5.70
Interest on other deposits.....	25,380	25,250	20,475	19,060		0.51	104.12
Interest on other borrowings and trading liabilities.....	12,471	17,453	15,186	14,598		-28.55	-43.51
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0			
Total interest expense.....	149,495	195,556	122,056	80,441		-23.55	102.12
Net interest income (tax equivalent).....	551,709	574,506	566,744	496,466		-3.97	45.09
Non-interest income.....	44,919	37,000	34,760	36,495		21.40	20.71
Adjusted operating income (tax equivalent).....	596,628	611,506	601,504	532,961		-2.43	42.92
Overhead expense.....	285,710	275,083	265,552	238,160		3.86	39.77
Provision for credit losses.....	57,500	-7,000	-4,500	-2,500			
Securities gains (losses).....	1,695	369	22	1,006		359.35	
Other tax equivalent adjustments.....	0	-1	0	0			
Pretax net operating income (tax equivalent).....	253,965	349,369	337,687	298,307		-27.31	14.87
Applicable income taxes.....	25,105	70,234	65,802	122,265		-64.26	-58.15
Tax equivalent adjustments.....	0	0	0	0			
Applicable income taxes (tax equivalent).....	25,105	70,234	65,802	122,265		-64.26	-58.15
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	228,860	279,135	271,885	176,042		-18.01	42.05
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	228,860	279,135	271,885	176,042		-18.01	42.05
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	228,860	279,135	271,885	176,042		-18.01	42.05
Investment securities income (tax equivalent).....	20,600	33,038	28,623	20,531		-37.65	-4.29
US Treasury and agency securities (excluding mortgage-backed securities).....	2,131	9,275	10,492	10,359		-77.02	-2.47
Mortgage-backed securities.....	15,650	20,317	15,530	7,930		-22.97	-13.58
All other securities.....	2,819	3,446	2,601	2,242		-18.20	129.56
Cash dividends declared.....	98,688	99,131	83,446	69,888		-0.45	117.94
Common.....	98,688	99,131	83,446	69,888		-0.45	117.94
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	3.75	3.27	79	4.44	4	80	4.30	3.87	77	3.92	3.47	79			
Less: Interest expense	0.80	0.48	84	1.13	0.98	67	0.76	0.79	56	0.55	0.55	60			
Equals: Net interest income (tax equivalent)	2.95	2.77	58	3.31	3.01	60	3.54	3.08	74	3.37	2.92	76			
Plus: Non-interest income	0.24	1.21	4	0.21	1.32	5	0.22	1.31	5	0.25	1.35	5			
Equals: adjusted operating income (tax equivalent)	3.19	4.04	13	3.53	4.41	15	3.75	4.46	15	3.62	4.33	18			
Less: Overhead expense	1.53	2.57	8	1.59	2.69	6	1.66	2.71	6	1.62	2.72	6			
Less: Provision for credit losses	0.31	0.51	24	-0.04	0.15	2	-0.03	0.14	5	-0.02	0.16	4			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.02	54	0	0.01	57	0	0	63	0.01	0.01	63			
Plus: other tax equivalent adjustments	0	0	48	0	0	10	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent)	1.36	1.04	73	2.02	1.56	84	2.11	1.57	88	2.03	1.43	92			
Less: Applicable income taxes (tax equivalent)	0.13	0.23	20	0.41	0.36	64	0.41	0.33	72	0.83	0.55	84			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	1.22	0.81	81	1.61	1.19	89	1.70	1.24	89	1.20	0.89	77			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	1.22	0.82	80	1.61	1.19	89	1.70	1.24	89	1.20	0.90	77			
Memo: Net income (last four quarters)	1.22	0.82	80	1.61	1.19	89	1.70	1.24	88	1.20	0.91	76			
Net income—BHC and noncontrolling (minority) interest	1.22	0.83	80	1.61	1.20	88	1.70	1.25	89	1.20	0.91	76			
<b>Margin Analysis</b>															
Average earning assets / Average assets	94.46	92.32	73	93.68	91.05	78	93.16	91.48	70	92.63	91.61	62			
Average interest-bearing funds / Average assets	69.71	64.06	75	70.74	65.57	77	69.23	65.56	69	69.30	65.75	69			
Interest income (tax equivalent) / Average earning assets	3.97	3.55	74	4.74	4.41	72	4.61	4.24	73	4.23	3.80	77			
Interest expense / Average earning assets	0.85	0.52	85	1.20	1.08	66	0.82	0.86	52	0.59	0.60	59			
Net interest income (tax equivalent) / Average earning assets	3.12	3.01	49	3.54	3.33	56	3.80	3.38	71	3.64	3.19	74			
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	4.36	4.27	60	5.02	5.09	51	4.91	4.95	56	4.60	4.52	61			
Interest-bearing bank balances	0.19	0.27	28	1.35	2.04	16	1.42	1.64	28	0.78	1.05	17			
Federal funds sold and reverse repos		0.68			2.44			2.17			1.41				
Trading assets		0.60			0.99			1.11			1.11				
Total earning assets	3.97	3.51	79	4.74	4.36	76	4.61	4.20	75	4.23	3.73	78			
Investment securities (tax equivalent)	1.74	2.25	15	2.31	2.76	13	2.08	2.68	5	1.57	2.47	4			
US Treasury and agency securities (excluding mortgage-backed securities)	0.97	1.75	18	1.94	2.32	25	1.73	2.05	27	1.27	1.62	25			
Mortgage-backed securities	2.02	2.05	44	2.46	2.61	28	2.34	2.50	30	1.91	2.23	18			
All other securities	2.01	3.24	9	3.17	4.06	26	3.64	4.20	48	2.36	3.66	17			
Interest-bearing deposits	0.89	0.53	85	1.28	1.10	68	0.83	0.81	58	0.56	0.49	66			
Time deposits of \$250K or more	1.56	1.42	61	2.15	1.96	61	1.47	1.44	52						
Time deposits < \$250K	1.55	1.36	62	2.01	1.82	60	1.41	1.29	56						
Other domestic deposits	0.49	0.36	78	0.63	0.93	28	0.48	0.67	31						
Foreign deposits	0.87	0.42	85	1.54	1.19	70	1.25	0.97	65	0.92	0.51	84			
Federal funds purchased and repos		0.62			1.86		2.89	1.51	89	3.10	0.94	93			
Other borrowed funds and trading liabilities	1.82	1.50	67	2.02	2.38	27	1.22	2.28	5	1.02	1.77	9			
All interest-bearing funds	1.15	0.74	84	1.59	1.49	67	1.10	1.19	51	0.79	0.82	58			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Non-interest Income and Expenses</b>					
Total non-interest income	44,919	37,000	34,760	36,495	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	4,850	4,648	4,973	5,517	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	9,736	8,312	5,377	2,811	
Insurance activities revenue	793	929	527	254	
Venture capital revenue	236	337	319	366	
Net servicing fees	108	-84	401	302	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	3,867	201	472	1,598	
Other non-interest income	25,329	22,657	22,691	25,647	
Total overhead expenses	285,710	275,083	265,552	238,160	
Personnel expense	124,022	129,300	124,899	110,184	
Net occupancy expense	25,467	27,402	27,879	27,357	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	687	687	876	930	
Other operating expenses	135,534	117,694	111,898	99,689	
Fee income on mutual funds and annuities	9,484	8,078	5,167	2,758	
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,205	1,219	1,250	1,236	
Average personnel expense per employee	102.92	106.07	99.92	89.15	
Average assets per employee	15,536.25	14,223	12,820.28	11,916.01	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	21.11	2.02	99	21.83	2.72	98	14.86	3.08	98	7.56	2.85	87			
Overhead expenses / Net Interest Income + non-interest income	47.89	62.28	10	44.98	61.29	7	44.15	60.88	7	44.69	63.61	6			
<b>Percent of Average Assets</b>															
Total overhead expense	1.53	2.57	8	1.59	2.69	6	1.66	2.71	6	1.62	2.72	6			
Personnel expense	0.66	1.30	4	0.75	1.41	6	0.78	1.44	7	0.75	1.42	6			
Net occupancy expense	0.14	0.26	9	0.16	0.28	12	0.17	0.28	12	0.19	0.29	18			
Other operating expenses	0.73	0.94	40	0.68	0.97	26	0.70	0.97	22	0.68	1	18			
Overhead less non-interest income	1.29	1.25	48	1.37	1.32	50	1.44	1.38	52	1.37	1.34	48			
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	47.89	61.82	10	44.98	60.64	7	44.15	60.37	7	44.69	62.73	7			
Personnel expense	20.79	32.36	6	21.14	32.39	5	20.76	32.51	5	20.67	32.93	5			
Net occupancy expense	4.27	6.58	13	4.48	6.52	13	4.63	6.48	14	5.13	6.70	21			
Other operating expenses	22.83	22.28	69	19.36	21.20	46	18.75	20.90	39	18.88	22.41	33			
Total non-interest income	7.53	28.83	4	6.05	29.23	4	5.78	28.50	4	6.85	31.08	6			
Fiduciary activities income	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12			
Service charges on domestic deposit accounts	0.81	3.27	12	0.76	3.88	13	0.83	4.15	12	1.04	4.28	16			
Trading revenue	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28			
Investment banking fees and commissions	1.63	2.46	53	1.36	3.54	46	0.89	3.42	36	0.53	3.62	25			
Insurance activities revenue	0.13	0.41	60	0.15	0.47	59	0.09	0.47	52	0.05	0.55	41			
Venture capital revenue	0.04	0.01	90	0.06	0.02	88	0.05	0.02	88	0.07	0.01	88			
Net servicing fees	0.02	0.01	57	-0.01	0.28	11	0.07	0.65	31	0.06	0.60	33			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	0.65	3.92	30	0.03	1.86	15	0.08	1.61	18	0.30	1.67	26			
Other non-interest income	4.25	9.65	18	3.71	10.04	9	3.77	9.86	10	4.81	10.77	19			
Overhead less non-interest income	40.36	31.93	73	38.93	31.06	74	38.37	31.46	68	37.84	31.19	71			
Applicable income taxes / Pretax net operating income (tax equivalent)	9.89	18.63	10	20.10	20.56	47	19.49	19.04	47	40.99	32.99	73			
Applicable income tax + TE / Pretax net operating income + TE	9.89	21.18	9	20.10	23.23	20	19.49	21.56	25	40.99	37.95	63			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	12,886,473	12,412,754	11,249,474	10,411,702		3.82	64.14
Commercial and industrial loans	2,660,849	2,536,405	2,639,273	2,396,492		4.91	17.07
Loans to individuals	2,564	3,924	4,257	5,128		-34.66	4.95
Loans to depository institutions and acceptances of other banks	259	15,245	114	0		-98.30	-99.41
Agricultural loans	0	0	0	0			
Other loans and leases	120,792	154,328	126,358	77,727		-21.73	31438.38
Less: Unearned income	0	626	1,565	3,245		-100.00	-100.00
Loans and leases, net of unearned income	15,670,937	15,122,030	14,017,911	12,887,804		3.63	54.21
Less: Allowance for loan and lease losses	166,538	123,224	122,391	123,279		35.15	19.84
Net loans and leases	15,504,399	14,998,806	13,895,520	12,764,525		3.37	54.69
Debt securities that reprice or mature in over 1 year	754,437	1,103,884	1,033,150	947,534		-31.66	-42.23
Mutual funds and equity securities	23,744	28,005	25,098	28,102		-15.22	33.81
Subtotal	16,282,580	16,130,695	14,953,768	13,740,161		0.94	43.50
Interest-bearing bank balances	1,282,462	401,538	393,136	292,745		219.39	138.87
Federal funds sold and reverse repos	0	0	0	0			
Debt securities that reprice or mature within 1 year	282,113	347,958	209,359	357,990		-18.92	7.43
Trading assets	0	0	0	0			
Total earning assets	17,847,155	16,880,191	15,556,263	14,390,896		5.73	46.94
Non-interest-bearing cash and due from depository institutions	138,616	177,240	207,154	247,056		-21.79	-23.05
Premises, fixed assets, and leases	131,896	137,455	102,891	102,756		-4.04	21.65
Other real estate owned	4,918	10,244	12,674	9,442		-51.99	-80.09
Investment in unconsolidated subsidiaries	3,636	3,636	3,636	3,636		0.00	0.00
Intangible and other assets	916,913	885,378	902,119	886,400		3.56	15.90
Total assets	19,043,134	18,094,144	16,784,737	15,640,186		5.24	43.68
Quarterly average assets	18,830,925	17,878,974	16,445,942	15,593,171		5.32	45.75
Average loans and leases (YTD)	15,538,957	14,556,255	13,302,648	11,966,181		6.75	62.21
<b>Memoranda</b>							
Loans held-for-sale	0	0	0	8,000			-100.00
Loans not held-for-sale	15,670,937	15,122,030	14,017,911	12,879,804		3.63	54.31
Real estate loans secured by 1-4 family	5,551,161	5,313,042	4,719,517	3,924,371		4.48	122.01
Commercial real estate loans	7,264,370	7,052,160	6,496,643	6,441,059		3.01	36.72
Construction and land development	774,148	700,715	663,310	764,272		10.48	37.20
Multifamily	1,246,969	1,041,294	821,324	751,965		19.75	103.90
Nonfarm nonresidential	5,243,253	5,310,151	5,012,009	4,924,822		-1.26	26.73
Real estate loans secured by farmland	371	385	400	414		-3.64	
Total investment securities	1,060,294	1,479,847	1,267,607	1,333,626		-28.35	-33.16
U.S. Treasury securities	80,948	74,936	124,751	249,520		8.02	-71.53
US agency securities (excluding mortgage-backed securities)	99,838	315,239	394,233	399,324		-68.33	-32.61
Municipal securities	0	0	0	1,914			
Mortgage-backed securities	737,392	888,342	657,722	573,485		-16.99	-30.59
Asset-backed securities	0	0	0	0			
Other debt securities	118,372	173,325	65,803	81,281		-31.71	60.28
Mutual funds and equity securities	23,744	28,005	25,098	28,102		-15.22	33.81
Available-for-sale securities	1,036,550	1,451,842	1,242,509	1,333,626		-28.60	-34.66
U.S. Treasury securities	80,948	74,936	124,751	249,520		8.02	-71.53
US agency securities (excluding mortgage-backed securities)	99,838	315,239	394,233	399,324		-68.33	-32.61
Municipal securities	0	0	0	1,914			
Mortgage-backed securities	737,392	888,342	657,722	573,485		-16.99	-30.59
Asset-backed securities	0	0	0	0			
Other debt securities	118,372	173,325	65,803	81,281		-31.71	60.28
Mutual funds and equity securities	0	0	0	28,102			-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	17,320	8,112	-25,222	-2,719		113.51	
Structured notes, fair value	0	0	0	0			
Pledged securities	22,706	20,128	28,458	272,212		12.81	-94.95

BHC Name

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**Liabilities and Changes in Capital**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	402,962	275,870	289,062	394,976		46.07	64.91
NOW, ATS and transaction accounts	125,140	28,576	29,614	61,065		337.92	607.49
Time deposits less brokered deposits) < \$250K	2,499,245	2,826,532	2,920,106	2,643,831		-11.58	
MMDA and other savings accounts	8,827,609	6,780,821	6,509,402	6,682,825		30.18	71.70
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	11,854,956	9,911,799	9,748,184	9,782,697		19.60	93.71
Time deposits of \$250K or more	2,915,722	3,119,765	2,754,419	1,861,070		-6.54	
Foreign deposits	227,635	363,663	344,107	319,341		-37.40	-26.98
Federal funds purchased and repos	0	0	0	100,000			-100.00
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	138,572	483,445	510,000	380,000		-71.34	-44.57
Other borrowings w/remaining maturity over 1 year	68,626	284,777	126,008	179,176		-75.90	57.42
Brokered deposits < \$250K	1,111,088	1,297,081	855,630	726,785		-14.34	
Noncore funding	4,461,643	5,548,731	4,590,164	3,566,372		-19.59	-12.22
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	119,136	119,136	119,136	119,136		0.00	0.00
Other liabilities	189,255	220,195	205,387	198,680		-14.05	2.56
Total liabilities	16,624,990	15,799,861	14,662,871	13,666,885		5.22	44.49
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	906	901	898	891		0.55	4.14
Common surplus	964,734	950,465	942,062	932,873		1.50	9.53
Retained earnings	1,789,325	1,659,153	1,479,149	1,281,637		7.85	68.86
Accumulated other comprehensive income	5,310	2,302	-18,006	-2,511		130.67	
Other equity capital components	-342,131	-318,538	-282,237	-239,589			
Total holding company equity capital	2,418,144	2,294,283	2,121,866	1,973,301		5.40	38.36
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	2,418,144	2,294,283	2,121,866	1,973,301		5.40	38.36
Total liabilities and capital	19,043,134	18,094,144	16,784,737	15,640,186		5.24	43.68
<b>Memoranda</b>							
Non-interest-bearing deposits	3,365,086	2,871,444	2,857,443	2,783,127		17.19	65.52
Interest-bearing deposits	12,744,315	11,820,864	10,844,897	9,906,766		7.81	50.36
Total deposits	16,109,401	14,692,308	13,702,340	12,689,893		9.65	53.29
Long-term debt that reprices within 1 year	0	0	0	0			
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	2,294,283	2,121,866	1,973,301	1,828,539			
Accounting restatements	0	0	0	0			
Net income	228,860	279,135	271,885	176,042			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	14,274	8,406	9,198	2,542			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	23,593	36,301	42,648	0			
Changes incident to business combinations	0	0	0	34,862			
Less: Dividends declared	98,688	99,131	83,446	69,888			
Change in other comprehensive income	3,008	20,308	-6,424	1,204			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	2,418,144	2,294,283	2,121,866	1,973,301			

BHC Name

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### Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Real estate loans	67.67	36.22	95	68.60	37.78	96	67.02	37.19	96	66.57	35.54	96			
Commercial and industrial loans	13.97	13.52	54	14.02	12.02	61	15.72	12.85	67	15.32	12.62	62			
Loans to individuals	0.01	3.40	3	0.02	4.20	4	0.03	4.31	3	0.03	4.47	4			
Loans to depository institutions and acceptances of other banks	0	0.03	68	0.08	0.04	83	0	0.05	61	0	0.06	25			
Agricultural loans	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13			
Other loans and leases	0.63	4.63	10	0.85	5.01	11	0.75	5	11	0.50	5.10	9			
Net loans and leases	81.42	61.58	96	82.89	63.77	96	82.79	63.98	97	81.61	62.73	96			
Debt securities over 1 year	3.96	15.55	6	6.10	14.60	11	6.16	14.63	11	6.06	14.83	12			
Mutual funds and equity securities	0.12	0.05	79	0.15	0.06	81	0.15	0.06	81	0.18	0.06	81			
Subtotal	85.50	78.16	79	89.15	79.65	92	89.09	79.97	87	87.85	79.31	77			
Interest-bearing bank balances	6.73	7.51	48	2.22	3.06	53	2.34	3.04	53	1.87	3.46	42			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	1.48	1.68	55	1.92	1.91	65	1.25	1.96	50	2.29	1.86	70			
Trading assets	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15			
Total earning assets	93.72	91.05	78	93.29	89.53	86	92.68	89.74	78	92.01	89.84	70			
Non-interest cash and due from depository institutions	0.73	1.07	24	0.98	1.14	38	1.23	1.21	49	1.58	1.22	76			
<b>Other real estate owned</b>															
Other real estate owned	0.03	0.02	68	0.06	0.03	77	0.08	0.04	78	0.06	0.05	66			
All other assets	5.55	7.82	24	5.73	9.27	14	6.08	8.98	22	6.41	8.86	24			
<b>Memoranda</b>															
Short-term investments	8.22	11.17	43	4.14	7.63	45	3.59	7.80	45	4.16	8.69	37			
U.S. Treasury securities	0.43	0.84	65	0.41	1.03	59	0.74	1.04	58	1.60	1.02	71			
US agency securities (excluding mortgage-backed securities)	0.52	0.63	60	1.74	0.54	87	2.35	0.69	87	2.55	0.75	86			
Municipal securities	0	1.69	8	0	1.34	7	0	1.62	7	0.01	1.60	22			
Mortgage-backed securities	3.87	11.75	10	4.91	11.44	15	3.92	11.13	10	3.67	11.06	11			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0.62	0.42	72	0.96	0.39	80	0.39	0.41	67	0.52	0.38	73			
Loans held-for-sale	0	0.52	7	0	0.39	7	0	0.30	8	0.05	0.33	29			
Loans held for investment	82.29	61.72	96	83.57	63.50	97	83.52	63.93	97	82.35	62.63	94			
Real estate loans secured by 1-4 family	29.15	11.91	95	29.36	13.29	92	28.12	13.46	94	25.09	13.44	88			
Revolving	2.26	1.66	64	2.13	2.07	56	1.68	2.27	45	1.33	2.40	38			
Closed-end, secured by first liens	26.70	9.81	93	27.16	10.69	93	26.35	10.57	94	23.67	10.35	92			
Closed-end, secured by junior liens	0.19	0.22	58	0.07	0.28	28	0.08	0.31	28	0.09	0.34	31			
Commercial real estate loans	38.15	22.22	88	38.97	22.23	88	38.71	21.58	89	41.18	19.88	94			
Construction and land development	4.07	3.40	62	3.87	3.44	61	3.95	3.51	58	4.89	3.25	71			
Multifamily	6.55	3.12	89	5.75	3.01	83	4.89	2.72	84	4.81	2.54	83			
Nonfarm nonresidential	27.53	14.72	89	29.35	14.69	92	29.86	14.44	93	31.49	13.30	97			
Real estate loans secured by farmland	0	0.33	21	0	0.36	23	0	0.41	23	0	0.32	29			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	82.23	57.15	91	82.08	57.46	90	80.25	56.49	88	80.79	54.84	89			
Real estate loans secured by 1-4 family	35.42	19.43	90	35.13	20.75	88	33.67	21.10	86	30.45	21.45	82			
Revolving	2.75	2.64	55	2.55	3.15	46	2.01	3.50	36	1.61	3.77	30			
Closed-end	32.68	16.59	89	32.59	17.39	90	31.66	17.39	90	28.84	17.41	84			
Commercial real estate loans	46.36	34.63	69	46.64	33.52	69	46.35	32.14	69	49.98	29.99	86			
Construction and land development	4.94	5.26	52	4.63	5.09	53	4.73	5.20	52	5.93	4.90	61			
1-4 family	0.36	0.93	38	0.47	0.94	45	0.49	1.02	43	0.84	0.89	57			
Other	4.58	4.19	57	4.16	4.02	58	4.24	4.05	57	5.09	3.90	66			
Multifamily	7.96	4.96	77	6.89	4.69	76	5.86	4.10	76	5.83	3.84	77			
Nonfarm nonresidential	33.46	22.93	75	35.12	22.15	80	35.75	21.40	84	38.21	20.03	92			
Owner-occupied	8.40	7.68	55	9.06	7.72	59	8.39	8.03	54	8.67	7.58	58			
Other	25.06	14.95	87	26.06	14.34	89	27.37	13.38	95	29.54	12.45	98			
Real estate loans secured by farmland	0	0.54	21	0	0.55	22	0	0.63	22	0	0.51	27			
Loans to depository institutions and acceptances of other banks	0	0.06	67	0.10	0.11	80	0	0.12	61	0	0.17	25			
Commercial and industrial loans	16.98	22.17	31	16.77	19.53	46	18.83	20.32	47	18.60	20.53	49			
Loans to individuals	0.02	6.13	2	0.03	7.13	4	0.03	7.36	3	0.04	7.61	4			
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19			
Agricultural loans	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13			
Other loans and leases	0.77	9.09	10	1.02	9.85	9	0.90	9.66	11	0.60	10.32	8			
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	590.31	381.27	89	615.85	391.26	86	605.06	379.80	88	614.15	366.85	89			
Real estate loans secured by 1-4 family	254.29	125.03	90	263.60	138.18	90	253.84	137.84	90	231.48	138.55	84			
Revolving	19.72	17.42	59	19.12	21.26	51	15.17	23.33	42	12.27	25.05	37			
Closed-end	234.57	106.14	90	244.48	115.20	90	238.67	112.79	91	219.21	111.69	87			
Commercial real estate loans	332.77	234.65	75	349.89	229.44	75	349.42	219.72	78	379.94	204.45	88			
Construction and land development	35.46	35.62	54	34.77	34.95	53	35.68	35.36	55	45.08	32.91	64			
1-4 family	2.58	6.34	42	3.52	6.61	45	3.68	7.04	45	6.38	6.16	60			
Other	32.88	28.16	60	31.24	27.32	58	32	27.26	61	38.71	26.01	72			
Multifamily	57.12	32.74	82	51.66	31.04	83	44.18	27.85	83	44.36	25.95	83			
Nonfarm nonresidential	240.19	155.06	78	263.46	152.10	82	269.57	147.22	86	290.50	137.03	93			
Owner-occupied	60.30	52.37	60	67.96	53.07	65	63.25	54.89	61	65.94	51.62	65			
Other	179.88	100.54	90	195.50	97.41	91	206.32	91.80	93	224.56	84.09	97			
Real estate loans secured by farmland	0.02	3.44	21	0.02	3.60	21	0.02	4.02	22	0.02	3.31	26			
Loans to depository institutions and acceptances of other banks	0.01	0.28	67	0.76	0.44	82	0.01	0.54	61	0	0.68	25			
Commercial and industrial loans	121.89	139.91	41	125.84	122.02	51	141.95	128.82	57	141.36	126.55	57			
Loans to individuals	0.12	37.47	3	0.19	43.51	4	0.23	42.67	3	0.30	44.83	4			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19			
Agricultural loans	0	1.88	11	0	2.18	11	0	2.72	12	0	1.88	13			
Other loans and leases	5.53	49.54	10	7.66	52.44	10	6.80	51.79	11	4.58	52.78	9			
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	38.50	27.32	80	38.04	26.45	77	38.60	24.79	82	42.08	23.09	88			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	276.41	183.76	82	285.38	178.57	81	291.02	167.93	85	319.92	156.17	87			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	336.72	240.85	75	353.35	236.10	77	354.27	225.98	78	385.86	210.40	88			

BHC Name

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# Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Short-term investments	8.22	11.17	43	4.14	7.63	45	3.59	7.80	45	4.16	8.69	37			
Liquid assets	12.28	26.22	14	10.26	22.44	13	10.59	22.72	6	11.27	24.04	9			
Investment securities	5.57	17.85	7	8.18	16.99	14	7.55	17.27	9	8.53	17.35	14			
Net loans and leases	81.42	61.58	96	82.89	63.77	96	82.79	63.98	97	81.61	62.73	96			
Net loans, leases and standby letters of credit	82.65	62.48	96	84.45	64.84	97	84.25	65.07	97	82.51	63.89	96			
Core deposits	62.25	70.67	20	54.78	63.09	25	58.08	62.13	31	62.55	61.26	41			
Noncore funding	23.43	14.13	79	30.67	19.36	77	27.35	21.34	72	22.80	22.32	59			
Time deposits of \$250K or more	15.31	2.11	99	17.24	2.94	99	16.41	2.89	98	11.90	2.57	98			
Foreign deposits	1.20	0.36	86	2.01	0.43	88	2.05	0.47	87	2.04	0.54	86			
Federal funds purchased and repos	0	1.47	10	0	1.94	9	0	1.97	7	0.64	2.23	35			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0	0.54	30	0	0.48	28	0	0.54	24	0.64	0.73	52			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0.73	1.24	51	2.67	3.01	50	3.04	3.67	50	2.43	3.96	43			
Earning assets that reprice within 1 year	33.92	39.38	34	30.95	39.29	26	39.40	40.29	45	41.48	41.61	50			
Interest-bearing liabilities that reprice within 1 year	34.17	8.20	95	37.31	10.19	96	33.60	10.01	94	30.21	8.46	96			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	-0.25	29.11	3	-6.36	26.63	3	5.81	27.38	8	11.28	29.77	11			
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	17.79	3.20	84	29.73	14.45	87	26.64	16.62	77	21.21	17.03	66			
Net short-term noncore funding dependence	16.24	-4.76	93	24.44	3.38	96	21.37	4.66	90	16.22	4.83	81			
Short-term investment / Short-term noncore funding	37.16	184.19	13	15.97	77.77	19	15.85	66.46	21	22.59	74.86	27			
Liquid assets - short-term noncore funding / Nonliquid assets	-11.20	28.18	4	-17.47	16.97	3	-13.48	16.04	5	-8.06	18.16	10			
Net loans and leases / Total deposits	96.24	79.43	87	102.09	90.31	84	101.41	90.08	83	100.59	90.14	78			
Net loans and leases / Core deposits	130.78	88.34	91	151.32	103.93	90	142.54	105	88	130.48	105.65	85			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		1.57			0.72			-0.82			-0.31				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.86	4.31	7	0.43	1.36	31	-1.45	-1.98	66	-0.17	-0.77	68			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10			
Available-for-sale securities	97.76	87.23	57	98.11	85.40	64	98.02	81.88	71	100	84.24	89			
U.S. Treasury securities	7.63	4.72	76	5.06	6.15	64	9.84	6.99	68	18.71	6.96	81			
US agency securities (excluding mortgage-backed securities)	9.42	4.01	81	21.30	3.49	94	31.10	4.02	97	29.94	4.42	96			
Municipal securities	0	9.83	7	0	7.75	7	0	9.16	6	0.14	9.31	20			
Mortgage-backed securities	69.55	66.64	53	60.03	67.43	36	51.89	65.45	26	43	65.34	16			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	11.16	3.01	89	11.71	2.94	88	5.19	2.79	77	6.09	2.57	81			
Mutual funds and equity securities	2.24	0.35	94	1.89	0.40	93	1.98	0.42	93	2.11	0.51	90			
Debt securities 1 year or less	26.61	10.55	85	23.51	11.86	82	16.52	11.91	74	26.84	11.79	85			
Debt securities 1 to 5 years	1.97	17.03	14	15.20	17.94	55	30.70	19.18	75	29.29	18.80	74			
Debt securities over 5 years	69.18	69.86	45	59.39	66.02	35	50.80	64.73	32	41.76	64.73	25			
Pledged securities	2.14	35.67	7	1.36	30.57	8	2.25	33.30	8	20.41	34.58	32			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	108.75	183.32	46	24.40	26.69	59	-7.41	6.77	34	-52.99	19.19	3			
Investment securities	-28.35	23.62	2	16.74	11.75	72	-4.95	9.42	15	1.47	8.45	38			
Core deposits	19.60	26.88	26	1.68	11.23	15	-0.35	7.29	15	34.58	12.19	87			
Noncore funding	-19.59	-12.18	41	20.88	6.59	78	28.71	10.67	81	-30.39	5.59	10			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	2,986,550	3,095,462	2,699,180	2,366,368	
Commit: Secured commercial real estate loans	708,716	793,382	853,294	692,806	
Commit: Unsecured real estate loans	43,289	63,767	49,269	56,701	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	234,200	282,352	245,087	140,814	
Commercial and similar letters of credit	16,821	22,209	35,759	27,353	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	
Written options contracts (interest rate)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	679,648	715,706	732,576	659,559	
Futures and forward foreign exchange	10,367	161,419	23,187	13,824	
Written options contracts (foreign exchange)	0	908	1,215	1,014	
Purchased options contracts (foreign exchange)	0	908	1,215	1,014	
Foreign exchange rate swaps	269,124	107,059	157,058	124,124	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	15.68	22.01	28	17.11	23.52	32	16.08	24.05	30	15.13	24.03	23			
Standby letters of credit	1.23	0.71	82	1.56	0.84	84	1.46	0.92	78	0.90	0.96	60			
Commercial and similar letters of credit	0.09	0.02	88	0.12	0.02	94	0.21	0.02	94	0.17	0.03	93			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27			
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	5.04	48.62	14	5.45	68.47	19	5.45	65.81	21	5.11	75.35	21			
Interest rate contracts	3.57	34.36	14	3.96	47.31	15	4.36	43.84	21	4.22	53.66	21			
Interest rate futures and forward contracts	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13			
Written options contracts (interest rate)	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21			
Interest rate swaps	3.57	20.83	20	3.96	28.86	19	4.36	26.74	25	4.22	25.60	24			
Foreign exchange contracts	1.47	6.01	74	1.49	10.12	71	1.09	10.92	70	0.89	9.40	67			
Futures and forward foreign exchange contracts	0.05	3.47	58	0.89	5.23	73	0.14	5.22	55	0.09	4.53	48			
Written options contracts (foreign exchange)	0	0.03	40	0.01	0.05	80	0.01	0.14	78	0.01	0.06	77			
Purchased options contracts (foreign exchange)	0	0.04	40	0.01	0.08	81	0.01	0.13	78	0.01	0.06	78			
Foreign exchange rate swaps	1.41	0.77	86	0.59	2.03	83	0.94	2.17	84	0.79	2.34	85			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	19.22	42.82	13	21.27	45.53	17	20.29	44.93	15	19.78	46.60	16			

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts	959,139	986,000	915,251	799,535	
Interest rate contracts	679,648	715,706	732,576	659,559	
Foreign exchange contracts	279,491	270,294	182,675	139,976	
Equity, commodity, and other contracts	0	0	0	0	
<b>Derivatives Position</b>					
Futures and forwards	10,367	161,419	23,187	13,824	
Written options	0	908	1,215	1,014	
Exchange-traded	0	0	0	0	
Over-the-counter	0	908	1,215	1,014	
Purchased options	0	908	1,215	1,014	
Exchange-traded	0	0	0	0	
Over-the-counter	0	908	1,215	1,014	
Swaps	948,772	822,765	889,634	783,683	
Held for trading	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	959,139	986,000	915,251	799,535	
Interest rate contracts	679,648	715,706	732,576	659,559	
Foreign exchange contracts	279,491	270,294	182,675	139,976	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	957,740	977,516	907,796	795,171	
One year or less	327,498	344,619	219,057	197,641	
Over 1 year to 5 years	496,639	478,234	453,280	429,524	
Over 5 years	133,603	154,663	235,459	168,006	
Gross negative fair value (absolute value)	30,464	15,650	3,312	3,161	
Gross positive fair value	8,061	4,592	8,207	7,050	
Held for trading	0	0	0	0	
Non-traded	8,061	4,592	8,207	7,050	
Current credit exposure on risk-based capital derivative contracts	8,061	4,592	8,207	7,050	
Credit losses on derivative contracts	0	0	0	0	
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

City/State

# Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	70.86	94.10	11	72.59	93.44	13	80.04	92.91	17	82.49	92.20	19			
Foreign exchange contracts	29.14	3.49	91	27.41	3.20	92	19.96	3.39	90	17.51	3.53	90			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
<b>Futures and forwards</b>															
Futures and forwards	1.08	14.05	21	16.37	13.49	66	2.53	12.78	35	1.73	13.23	23			
<b>Written options</b>															
Written options	0	8.18	6	0.09	5.91	16	0.13	6.60	15	0.13	6.68	14			
<b>Exchange-traded</b>															
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
<b>Over-the-counter</b>															
Over-the-counter	0	7.73	7	0.09	5.10	17	0.13	5.49	18	0.13	5.27	18			
<b>Purchased options</b>															
Purchased options	0	3.42	19	0.09	4.42	40	0.13	4.19	41	0.13	4.73	36			
<b>Exchange-traded</b>															
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
<b>Over-the-counter</b>															
Over-the-counter	0	2.86	21	0.09	3.35	42	0.13	3.20	47	0.13	3.32	40			
Swaps	98.92	68.76	89	83.44	69.75	52	97.20	70.34	80	98.02	68.94	87			
<b>Held for trading</b>															
Held for trading	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17			
<b>Interest rate contracts</b>															
Interest rate contracts	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17			
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
<b>Non-traded</b>															
Non-traded	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82			
<b>Interest rate contracts</b>															
Interest rate contracts	70.86	53.82	60	72.59	52.22	63	80.04	50.60	65	82.49	51.23	66			
<b>Foreign exchange contracts</b>															
Foreign exchange contracts	29.14	0.46	96	27.41	0.34	96	19.96	0.57	96	17.51	0.60	97			
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
Derivative contracts (excluding futures and forex 14 days or less)	99.85	91.48	71	99.14	93.86	65	99.19	94.47	65	99.45	95.63	63			
<b>One year or less</b>															
One year or less	34.14	32.05	63	34.95	32.17	59	23.93	32.51	55	24.72	31.96	53			
<b>Over 1 year to 5 years</b>															
Over 1 year to 5 years	51.78	27.06	87	48.50	30.45	76	49.53	31.16	84	53.72	31.85	86			
<b>Over 5 years</b>															
Over 5 years	13.93	29.56	32	15.69	28.09	36	25.73	28.71	53	21.01	29.43	43			
<b>Gross negative fair value (absolute value)</b>															
Gross negative fair value (absolute value)	3.18	1.55	80	1.59	0.83	82	0.36	0.72	20	0.40	0.69	23			
<b>Gross positive fair value</b>															
Gross positive fair value	0.84	2.23	12	0.47	1.19	16	0.90	0.85	55	0.88	0.71	67			
<b>Percent of Tier 1 Capital</b>															
<b>Gross negative fair value, absolute value (X)</b>															
Gross negative fair value, absolute value (X)	0.02	0.07	35	0.01	0.06	37	0	0.06	19	0	0.06	17			
<b>Gross positive fair value (X)</b>															
Gross positive fair value (X)	0	0.09	11	0	0.07	17	0	0.06	27	0	0.06	30			
<b>Held for trading (X)</b>															
Held for trading (X)	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18			
<b>Non-traded (X)</b>															
Non-traded (X)	0	0.02	36	0	0.01	49	0	0.01	66	0	0.01	62			
<b>Current credit exposure (X)</b>															
Current credit exposure (X)	0	0.06	21	0	0.05	23	0	0.04	38	0	0.04	37			
<b>Credit losses on derivative contracts</b>															
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
<b>Past Due Derivative Instruments Fair Value</b>															
<b>30-89 days past due</b>															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
<b>90+ days past due</b>															
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.05	0.85	21	0.03	0.73	23	0.06	0.53	37	0.05	0.53	38			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	123,224	122,391	123,279	118,966	
Gross losses	21,996	6,997	3,206	4,173	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	7,810	14,830	6,818	10,986	
Net losses	14,186	-7,833	-3,612	-6,813	
Provision for loan and lease losses	57,500	-7,000	-4,500	-2,500	
Adjustments	0	0	0	0	
Ending balance	166,538	123,224	122,391	123,279	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.31	0.51	25	-0.04	0.15	2	-0.03	0.14	5	-0.02	0.16	4			
Provision for loan and lease losses / Average loans and leases	0.37	0.82	20	-0.05	0.24	2	-0.03	0.24	7	-0.02	0.28	8			
Provision for loan and lease losses / Net loan and lease losses	405.33	487.86	59	89.37	130.58	15	124.58	134.68	62	36.69	143.18	9			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.06	1.58	20	0.81	0.83	48	0.87	0.90	47	0.96	0.98	50			
Allowance for loan and lease losses / Total loans and leases	1.06	1.55	20	0.81	0.81	50	0.87	0.89	48	0.96	0.96	51			
Allowance for loan and lease losses / Net loans and leases losses (X)	11.74	11.58	69		8.03			7.54			8.39				
Allowance for loan and lease losses / Nonaccrual assets	246.15	299.17	50	304.08	218.72	80	292.70	214.03	75	217.09	178.03	71			
ALLL / 90+ days past due + nonaccrual loans and leases	229.27	244.34	53	262.56	151.73	83	268.47	160.51	82	217.09	136.22	81			
Gross loan and lease losses / Average loans and leases	0.14	0.34	29	0.05	0.28	11	0.02	0.30	5	0.03	0.33	8			
Recoveries / Average loans and leases	0.05	0.07	41	0.10	0.08	72	0.05	0.09	36	0.09	0.09	56			
Net losses / Average loans and leases	0.09	0.27	30	-0.05	0.21	1	-0.03	0.22	5	-0.06	0.24	2			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	111.62	33.98	96	462.57	36.22	97	163.38	41.30	94	58.12	33.49	83			
Earnings coverage of net loan and lease losses (X)	21.96	22.91	66	-43.71	24.40	4	-92.24	21.75	4	-43.42	19.67	2			

#### Net Loan and Lease Losses By Type

Real estate loans	0	0.04	16	-0.09	0.01	4	-0.02	0.02	18	-0.06	0.02	3			
Real estate loans secured by 1-4 family	0	0.01	40	-0.01	0.01	21	0	0.01	30	0	0.03	25			
Revolving	-0.02	0.01	33	-0.06	0.02	13	0.02	0.03	50	-0.01	0.09	20			
Closed-end	0	0	44	-0.01	0	28	0	0.01	35	0	0.02	32			
Commercial real estate loans	-0.01	0.07	5	-0.14	0.01	0	-0.04	0.01	12	-0.10	0.01	1			
Construction and land development	0	0	59	-0.66	-0.01	1	-0.03	-0.03	33	-0.03	-0.02	34			
1-4 family	0	0	59	0	0	55	0	-0.01	63	0	0	62			
Other	0	0	57	-0.66	-0.01	1	-0.03	-0.02	29	-0.03	-0.01	30			
Multifamily	0	0	23	0	0	17	-0.01	0	21	0	-0.01	85			
Nonfarm nonresidential	-0.01	0.11	3	-0.10	0.02	0	-0.04	0.02	7	-0.13	0.03	0			
Owner-occupied	0	0.02	8	0	0.01	24	-0.01	0.01	12	0	0.01	21			
Other	-0.01	0.08	4	-0.10	0.01	0	-0.03	0.01	7	-0.13	0.01	0			
Real estate loans secured by farmland	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47			
Commercial and industrial loans	0.55	0.47	65	0.11	0.37	22	-0.05	0.31	5	0	0.39	8			
Loans to individuals		1.13			1.17			1.16			1.25				
Credit card loans		2.92			3.11			2.92			2.92				
Agricultural loans		0.19			0.08			0.15			0.18				
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0	0.15	25	0	0.15	22	0	0.14	28	0	0.15	23			

BHC Name

City/State

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	143,876	84,530	60,469	49,922	
90+ days past due loans and leases	4,982	6,409	3,773	0	
Nonaccrual loans and leases	67,656	40,523	41,815	56,787	
Total past due and nonaccrual loans and leases	216,514	131,462	106,057	106,709	
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	112	1,200	2,032	1,977	
Restructured 90+ days past due	0	0	3,309	0	
Restructured nonaccrual	8,984	18,049	24,189	33,415	
Total restructured loans and leases	9,096	19,249	29,530	35,392	
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	27,609	34,135	59,730	66,587	
Other real estate owned	4,918	10,244	12,674	9,442	
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.92	0.39	89	0.56	0.43	73	0.43	0.44	56	0.39	0.47	45			
90+ days past due loans and leases	0.03	0.12	47	0.04	0.15	42	0.03	0.17	36	0	0.20	6			
Nonaccrual loans and leases	0.43	0.66	34	0.27	0.51	23	0.30	0.54	22	0.44	0.63	33			
90+ days past due and nonaccrual loans and leases	0.46	0.85	29	0.31	0.71	16	0.33	0.75	15	0.44	0.88	22			
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0.01	37	0.01	0.01	58	0.01	0.02	63	0.02	0.02	65			
90+ days past due restructured	0	0.01	29	0	0.01	29	0.02	0.01	83	0	0.01	25			
Nonaccrual restructured	0.06	0.13	35	0.12	0.14	55	0.17	0.16	58	0.26	0.20	69			
<b>30-89 days past due loans held for sale</b>															
30-89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42			
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37			
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.92	0.40	89	0.56	0.43	73	0.43	0.44	56	0.39	0.47	45			
90+ days past due assets	0.03	0.12	47	0.04	0.15	40	0.03	0.18	33	0	0.20	5			
Nonaccrual assets	0.43	0.67	33	0.27	0.53	23	0.30	0.57	22	0.44	0.64	32			
30+ days past due and nonaccrual assets	1.38	1.29	64	0.87	1.19	40	0.76	1.26	26	0.83	1.39	28			
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.38	0.52	37	0.26	0.44	26	0.27	0.48	25	0.36	0.54	30			
90+ days past due and nonaccrual assets + other real estate owned	0.41	0.55	37	0.32	0.48	33	0.35	0.52	31	0.42	0.59	28			
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.53	0.60	45	0.48	0.53	49	0.71	0.60	63	0.86	0.72	66			
Allowance for loan and lease losses	60.22	66.66	48	69.87	115.41	27	97.69	118.28	46	109.34	129.01	43			
Equity capital + allowance for loan and lease losses	3.88	4.97	36	3.56	4.28	42	5.33	4.79	61	6.43	5.78	59			
Tier 1 capital + allowance for loan and lease losses	4.59	6.05	35	4.27	5.65	42	6.43	6.16	55	7.95	7.35	57			
Loans and leases + other real estate owned	0.64	0.97	31	0.57	0.85	30	0.85	0.96	44	1.05	1.15	42			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.68	0.39	83	0.40	0.38	64	0.29	0.42	39	0.32	0.44	41			
90+ days past due .....	0.02	0.16	47	0	0.16	13	0.03	0.22	45	0	0.26	10			
Nonaccrual .....	0.35	0.76	23	0.17	0.46	20	0.20	0.57	20	0.41	0.69	33			
Commercial and industrial															
30–89 days past due .....	2.10	0.23	99	1.37	0.31	95	1.06	0.30	93	0.68	0.32	83			
90+ days past due .....	0.11	0.03	86	0.25	0.05	92	0.02	0.05	58	0	0.05	11			
Nonaccrual .....	0.87	0.75	64	0.76	0.83	57	0.71	0.76	56	0.60	0.93	41			
Individuals															
30–89 days past due .....	0	0.83	4	0	0.83	5	0	0.84	5	0	0.97	3			
90+ days past due .....	0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15			
Nonaccrual .....	0	0.28	9	0	0.17	11	0	0.23	8	0	0.24	8			
Depository institution loans															
30–89 days past due .....	0	0	46	0	0	47	0	0	47		0				
90+ days past due .....	0	0	46	0	0	49	0	0	47		0.05				
Nonaccrual .....	0	0	47	0	0	48	0	0	48		0				
Agricultural															
30–89 days past due .....		0.17			0.24			0.17			0.17				
90+ days past due .....		0			0			0			0				
Nonaccrual .....		0.49			0.67			0.75			0.96				
Foreign governments															
30–89 days past due .....		0			0.07			0.01			0				
90+ days past due .....		0			0			0			0				
Nonaccrual .....		0.09			0.03			0.06			0.06				
Other loans and leases															
30–89 days past due .....	0.04	0.18	47	0	0.20	14	0	0.17	12	0.13	0.20	62			
90+ days past due .....	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
Nonaccrual .....	0	0.15	19	0	0.13	15	0	0.14	17	0	0.10	18			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Memoranda</b>															
1-4 family	30-89 days past due	0.37	0.65	30	0.56	0.67	54	0.24	0.71	17	0.20	0.74	14		
	90+ days past due	0	0.33	16	0	0.31	14	0	0.46	14	0	0.49	12		
	Nonaccrual	0.13	0.89	11	0.13	0.73	7	0.24	0.86	17	0.29	0.97	20		
Revolving	30-89 days past due	0.58	0.48	59	0.10	0.45	16	0.48	0.50	48	0.17	0.61	11		
	90+ days past due	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22		
	Nonaccrual	0.08	1.13	14	0.53	1	44	0.62	1.17	49	0.81	1.17	53		
Closed-end	30-89 days past due	0.35	0.65	31	0.59	0.70	56	0.22	0.75	16	0.20	0.79	14		
	90+ days past due	0	0.38	17	0	0.35	16	0	0.53	16	0	0.57	13		
	Nonaccrual	0.13	0.87	10	0.10	0.70	10	0.21	0.84	18	0.26	0.96	21		
Junior lien	30-89 days past due	0	0.02	10	0	0.02	9	0	0.03	9	0	0.03	8		
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	22		
	Nonaccrual	0.01	0.04	27	0	0.04	8	0.08	0.06	69	0.11	0.07	71		
Commercial real estate	30-89 days past due	0.93	0.26	91	0.29	0.18	78	0.33	0.17	81	0.40	0.18	84		
	90+ days past due	0.03	0.02	80	0	0.03	19	0.05	0.03	79	0	0.04	16		
	Nonaccrual	0.52	0.62	48	0.20	0.23	52	0.18	0.28	43	0.48	0.34	72		
Construction and development	30-89 days past due	0.81	0.28	83	2.04	0.28	94	0.48	0.21	82	0.54	0.23	77		
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26		
	Nonaccrual	0.55	0.41	77	0.65	0.20	88	0.73	0.19	89	2.12	0.24	96		
1-4 family	30-89 days past due	0.24	0.03	91	0	0.06	25	0	0.06	25	0.40	0.07	91		
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40		
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28		
Other	30-89 days past due	0.56	0.22	82	2.04	0.20	94	0.48	0.13	88	0.14	0.13	67		
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29		
	Nonaccrual	0.55	0.35	79	0.65	0.17	88	0.73	0.15	91	2.12	0.18	96		
Multifamily	30-89 days past due	1.53	0.09	96	0.03	0.08	57	0.13	0.10	74	0.20	0.07	85		
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36		
	Nonaccrual	0	0.11	20	0	0.05	21	0	0.08	23	0.08	0.10	60		
Nonfarm non-residential	30-89 days past due	0.80	0.23	89	0.10	0.14	47	0.34	0.17	84	0.41	0.17	86		
	90+ days past due	0.04	0.02	81	0	0.03	22	0.07	0.03	81	0	0.04	20		
	Nonaccrual	0.63	0.80	50	0.18	0.28	40	0.14	0.30	29	0.29	0.38	42		
Owner Occupied	30-89 days past due	0.16	0.07	82	0.06	0.07	56	0.11	0.09	60	0.06	0.07	48		
	90+ days past due	0	0	33	0	0.01	26	0	0.01	25	0	0.02	23		
	Nonaccrual	0.48	0.27	76	0.01	0.16	15	0.02	0.17	17	0.05	0.21	25		
Other	30-89 days past due	0.64	0.14	89	0.04	0.07	47	0.23	0.07	88	0.35	0.09	90		
	90+ days past due	0.04	0.01	86	0	0.01	30	0.07	0.01	90	0	0.02	25		
	Nonaccrual	0.15	0.44	36	0.17	0.10	75	0.12	0.13	64	0.24	0.14	73		
Farmland	30-89 days past due	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22		
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38		
	Nonaccrual	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21		
Credit card	30-89 days past due		0.95			1.19			1.22			1.08			
	90+ days past due		0.63			0.78			0.73			0.75			
	Nonaccrual		0.05			0.11			0.09			0.08			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	623,509	632,828	660,723	694,176	
Retained earnings	1,789,325	1,659,153	1,479,149	1,281,637	
Accumulated other comprehensive income (AOCI)	5,310	2,302	-18,006	-2,511	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	2,418,144	2,294,283	2,121,866	1,973,302	
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	396,386	399,660	403,017	398,123	
Accumulated other comprehensive income-related adjustments	5,310	2,302	-18,006	-2,511	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	2,016,448	1,892,321	1,736,855	1,577,690	
Adjustments and deductions for common equity tier 1 capital	0	0	0	5,664	
Common equity tier 1 capital	2,016,448	1,892,321	1,736,855	1,572,026	
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	0	0	0	0	
Less: Additional tier 1 capital deductions	0	0	0	5,664	
Additional tier 1 capital	0	0	0	0	
<b>Tier 1 Capital</b>	2,016,448	1,892,321	1,736,855	1,572,026	
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	115,500	115,500	115,500	115,500	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	172,418	127,079	124,641	127,867	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	5,468	
Tier 2 capital before deductions	287,918	242,579	240,141	248,835	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	287,918	242,579	240,141	248,835	
Exited advanced approach tier 2 capital					
Total capital	2,304,366	2,134,900	1,976,996	1,820,861	
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	18,830,925	17,878,974	16,445,942	15,593,171	
Less: Deductions from common equity tier 1 capital	396,386	399,660	403,017	403,788	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	18,434,539	17,479,314	16,042,925	15,189,383	
Total risk-weighted assets	14,899,532	15,132,269	13,969,005	12,900,479	
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Common equity tier 1 capital, column A	13.53	12.35	74	12.51	12.11	64	12.43	12.09	67	12.19	12.16	61			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	13.53	13.08	66	12.51	12.78	53	12.43	12.85	53	12.19	12.95	47			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	15.47	15.23	61	14.11	14.36	57	14.15	14.45	57	14.11	14.63	49			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	10.94	9.13	88	10.83	9.76	78	10.83	9.71	82	10.35	9.53	78			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0			
Total property and casualty assets .....	0	0	0	0			
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0			
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0			
<hr/>							
Total insurance underwriting equity .....	0	0	0	0			
Total property and casualty equity .....	0	0	0	0			
Total life and health equity .....	0	0	0	0			
Total insurance underwriting net income .....	0	0	0	0			
Total property and casualty .....	0	0	0	0			
Total life and health .....	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0			
Unearned premiums (P/C) .....	0	0	0	0			
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0			
Separate account liabilities (L/H) .....	0	0	0	0			
Insurance activities revenue .....	793	929	527	254		-14.64	178.25
Other insurance activities income .....	793	929	527	254		-14.64	178.25
Insurance and reinsurance underwriting income .....	0	0	0	0			
Premiums .....	0	0	0	0			
Credit related insurance underwriting .....	0	0	0	0			
Other insurance underwriting .....	0	0	0	0			
Insurance benefits, losses, expenses .....	0	0	0	0			
Net assets of insurance underwriting subsidiaries .....	0	0	0	0			
Life insurance assets .....	52,168	51,065	49,918	48,744		2.16	2462.28

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.67			51.47			56.12			52.23				
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.33			48.53			43.88			47.77				
Separate account assets (L/H) / Total life assets .....		11.24			7.26			8.53			2.52				
<hr/>															
Insurance activities revenue / Adjusted operating income .....	0.13	0.41	60	0.15	0.47	59	0.09	0.47	52	0.05	0.55	41			
Premium income / Insurance activities revenue .....	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income .....		38.23			34.91			44.54			43.04				
Other premium income / Total premium income .....		61.77			65.09			55.46			56.96				
<hr/>															
Insurance underwriting net income / Consolidated net income .....	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C) .....		15.59			19.86			15.64			5.74				
Insurance net income (L/H) / Equity (L/H) .....		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums .....		447.82			233.61			160.49			127.33				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	2.39	11.03	18	2.53	11.51	20	2.68	10.22	23	2.88	9.84	25			
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

BHC Name

City/State

### Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases	1,425,379	1,487,784	1,468,751	1,341,177	
Real estate loans	1,215,436	1,214,407	1,215,146	1,151,241	
Commercial and industrial loans	209,684	258,132	253,491	189,936	
Loans to depository institutions and other banks acceptances	259	15,245	114	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	45,048	45,441	45,683	55,966	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	1,470,427	1,533,225	1,514,434	1,397,143	
Total foreign deposits	227,635	363,663	344,107	319,341	
Interest-bearing deposits	201,234	273,431	248,192	227,187	
Non-interest-bearing deposits	26,401	90,232	95,915	92,154	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0.67	0.87	70	0.87	1.25	67	0.85	1.17	64	0.72	1.08	61			
Cost: Interest-bearing deposits	0.87	0.42	85	1.54	1.19	70	1.25	0.97	65	0.92	0.51	84			
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans	5.36	0.64	94	0.19	0.29	50		1.53			2.12				
Foreign governments and institutions		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases	-4.19	-2.40	54	1.30	22.48	49	9.51	7.24	60	19.36	21.19	73			
Total selected assets	-4.10	2.04	41	1.24	12.40	52	8.40	3.24	64	18.62	21.86	67			
Deposits	-37.40	3.46	10	5.68	10.36	50	7.76	5	64	5.82	-0.77	51			

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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### Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30-89 days past due securitized assets	0	0	0	0			
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0			
Total past due securitized assets	0	0	0	0			
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

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### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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**Parent Company Income Statement**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	146,009	239,036	127,828	265,209		-38.92	-10.61
Dividends .....	146,000	238,998	127,825	265,207		-38.91	-10.59
Interest .....	9	38	3	2		-76.32	-72.73
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from nonbank subsidiaries .....	221	377	378	503		-41.38	-89.48
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	221	377	378	503		-41.38	-89.48
Income from subsidiary holding companies .....		0	0	0			
Dividends .....		0	0	0			
Interest .....		0	0	0			
Management and service fees .....		0	0	0			
Other income .....		0	0	0			
Total income from subsidiaries .....	146,230	239,413	128,206	265,712		-38.92	-11.61
Securities gains (losses) .....	0	158	0	1,444		-100.00	
Other operating income .....	24	-105	318	5,809			
Total operating income .....	146,254	239,466	128,524	272,965		-38.92	-9.45
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0			
Interest expense .....	115	2,639	4,037	1,861		-95.64	
Other expenses .....	10,637	9,266	9,557	12,502		14.80	2.09
Provision for loan and lease losses .....	0	0	0	0			
Total operating expenses .....	10,752	11,905	13,594	14,363		-9.69	3.20
Income (loss) before taxes .....	134,862	231,816	112,688	258,602		-41.82	-10.74
Applicable income taxes (credit) .....	-3,692	-2,459	-4,971	-5,687			
Extraordinary items .....				0			
Income before undistributed income of subsidiaries .....	138,554	234,275	117,659	264,289		-40.86	-11.31
Equity in undistributed income of subsidiaries .....	90,306	44,860	154,226	-88,247		101.31	1749.02
Bank subsidiaries .....	90,344	45,054	154,362	-87,587		100.52	1794.80
Nonbank subsidiaries .....	-38	-194	-136	-660			
Subsidiary holding companies .....	0	0	0	0			
Net income (loss) .....	228,860	279,135	271,885	176,042		-18.01	42.05
<b>Memoranda</b>							
Bank net income .....	236,344	284,052	282,187	177,620		-16.80	40.62
Nonbank net income .....	-38	-194	-136	-660			
Subsidiary holding companys' net income .....	0	0	0	0			

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# Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	2,467,643	97.04	2,365,206	97.18	2,290,073	97.86	2,137,473		4.33	36.50
Common and preferred stock .....	2,467,643	97.04	2,365,206	97.18	2,290,073	97.86	2,137,473		4.33	36.50
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries .....	4,481	0.18	8,094	0.33	8,288	0.35	8,424		-44.64	-53.40
Common and preferred stock .....	4,481	0.18	8,094	0.33	8,288	0.35	8,424		-44.64	-53.40
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0			
Securities .....	15,396	0.61	19,149	0.79	17,564	0.75	19,806		-19.60	29.26
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	50,392	1.98	32,798	1.35	20,188	0.86	44,972		53.64	71.56
Cash and due from unrelated depository institution .....	2,159	0.08	7,099	0.29	1,766	0.08	4,506		-69.59	-72.79
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0			
Intangible assets .....	0	0	0	0	0	0	0			
Other assets .....	2,919	0.11	1,590	0.07	2,377	0.10	4,000		83.58	-64.04
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0			
Total assets .....	2,542,990	100.00	2,433,936	100.00	2,340,256	100.00	2,219,181		4.48	35.64
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year .....	0	0	7,644	0.31	88,709	3.79	111,696		-100.00	
Subordinated notes and debentures .....	0	0	0	0	0	0	0			
Other liabilities .....	190	0.01	5,105	0.21	1,235	0.05	4,793		-96.28	-96.64
Balance due to subsidiaries and related institutions .....	124,656	4.90	126,904	5.21	128,446	5.49	129,391		-1.77	2.73
Total liabilities .....	124,846	4.91	139,653	5.74	218,390	9.33	245,880		-10.60	-1.70
Equity Capital .....	2,418,144	95.09	2,294,283	94.26	2,121,866	90.67	1,973,301		5.40	38.36
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0			
Common stock .....	906	0.04	901	0.04	898	0.04	891		0.55	4.14
Common surplus .....	964,734	37.94	950,465	39.05	942,062	40.25	932,873		1.50	9.53
Retained earnings .....	1,789,325	70.36	1,659,153	68.17	1,479,149	63.20	1,281,637		7.85	68.86
Accumulated other comprehensive income .....	5,310	0.21	2,302	0.09	-18,006	-0.77	-2,511		130.67	
Other equity capital components .....	-342,131	-13.45	-318,538	-13.09	-282,237	-12.06	-239,589			
Total liabilities and equity capital .....	2,542,990	100.00	2,433,936	100.00	2,340,256	100.00	2,219,181		4.48	35.64
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	119,136	4.68	119,136	4.89	119,136	5.09	119,136		0.00	0.00
Notes payable to subsidiaries that issued TPS .....	115,500	4.54	115,500	4.75	115,500	4.94	115,500		0.00	0.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0			

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# Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Profitability</b>															
Net income / Average equity capital	9.70	7.29	74	12.63	9.68	83	13.18	10.40	83	9.10	7.61	66			
Bank net income / Average equity investment in banks	9.77	7.45	73	12.19	10.51	71	12.79	11.19	70	8.85	8.74	58			
Nonbank net income / Average equity investment in nonbanks	-0.54	9.75	14	-2.37	7.89	11	-1.63	7.10	9	-7.42	4.73	9			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	103.27	88.16	54	101.76	82.22	44	103.79	82.56	58	100.90	80.64	47			
Nonbank net income / Parent net income		3.59			5.93			3.78			7.76				
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
<b>Leverage</b>															
Total liabilities / Equity capital	5.16	20.06	20	6.09	20.43	24	10.29	20.88	46	12.46	19.94	53			
Total debt / Equity capital	0	14.41	10	0.33	14.31	26	4.18	14.69	37	5.66	13.95	45			
Total debt + notes payable to subs that issued TPS / Equity capital	4.78	16.67	20	5.37	16.36	26	9.62	17.10	50	11.51	16.10	57			
Total debt + Loans guaranteed for affiliate / Equity capital	0	14.68	10	0.33	14.56	26	4.18	15.14	37	5.66	14.35	45			
Total debt / Equity capital – excess over fair value	0	14.52	10	0.33	14.51	26	4.18	14.81	37	5.66	14.10	45			
Long-term debt / Equity capital	0	13.56	10	0.33	13.04	27	4.18	13.37	37	5.66	12.69	46			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	0	34.67	10	1.89	28.44	28	36.19	28.63	61	37.44	26.93	62			
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	102.23	102.81	47	103.44	103.22	55	108.32	103.10	80	108.75	102.10	80			
Total investment in subs / Equity capital	102.23	110.16	34	103.44	111.07	40	108.32	112.48	62	108.75	111.30	59			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.24	0.47	44	0.28	0.36	52	0.65	0.35	69	0.98	0.52	69			
Equity investment in subs – equity cap / Net income-div (X)	0.41	1.82	17	0.44	1.22	30	0.94	1.22	54	1.63	2.64	52			
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	137.01	136.59	59	217.88	177.68	70	137.57	162.34	44	330.74	141.81	95			
Cash from ops + noncash items + op expense / Op expense + dividend	127.78	147.24	50	218	190.27	70	137.62	174.91	36	336.20	148.20	93			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	111.56	134.08	48	116.16	116.34	58	71.63	103.19	21	109.09	92.33	61			
Pretax operating income + interest expense / Interest expense	17,371.30	2,016.32	98	8,884.24	1,968.54	93	2,891.38	2,898.75	78	13,995.86	1,909.25	91			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,732.16	1,539.23	87	2,922.21	1,632.83	83	1,315.23	1,369.37	61	4,459.44	1,547.94	86			
Dividends + interest from subsidiaries / Interest expense + dividends	147.78	150.43	58	234.88	210.80	68	146.12	188.90	40	369.63	172.51	92			
Fees + other income from subsidiaries / Salary + other expenses	2.08	13.95	64	4.07	16.52	61	3.96	16.08	64	4.02	16.39	61			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93			24.63				
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	1.76	3.85	43	0.82	2.64	45	0.49	2.61	39	2.23	3.24	51			
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	2.66	32	0.02	5.62	35	0.03	5.50	33	0.03	5.68	33			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

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## Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	71.23	81.10	50	42.31	57.84	42	70.92	57.26	66	26.44	68.72	15			
Dividends declared / Net income.....	43.12	42.29	53	35.51	33.08	55	30.69	27.33	54	39.70	31.29	62			
Net income – dividends / Average equity.....	5.52	4.14	68	8.15	6.46	73	9.13	7.33	74	5.49	5.03	55			
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	147.94	132.17	60	241.09	178.13	68	153.18	157.73	49	379.47	130.71	95			
Dividends from nonbank subsidiaries.....	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries.....	147.94	174.85	50	241.09	260.40	56	153.18	215.26	36	379.47	196.35	87			
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	61.77	60.28	51	84.14	66.55	70	45.30	60.71	35	149.31	59	97			
Interest income from bank subsidiaries.....	0	0.36	45	0.01	0.54	49	0	0.52	36	0	0.76	36			
Management and service fees from bank subsidiaries.....	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries.....	61.78	62.88	50	84.15	69.36	63	45.30	63.43	33	149.31	62.82	95			
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....		56.39			82.95			51.40			102.35				
Interest income from nonbank subsidiaries.....		7.38			20.25			18.56			8.11				
Management and service fees from nonbank subsidiaries.....		0.86			1.92			2.96			0.85				
Other income from nonbank subsidiaries.....		0.16			1.06			0.15			0.81				
Operating income from nonbank subsidiaries.....		79.84			150.41			99.33			165.35				
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	99.83	69.76	85	99.80	67.32	88	99.46	65.18	79	97.16	59.17	76			
Interest income from bank subsidiaries.....	0.01	0.63	41	0.02	0.80	42	0	0.92	36	0	0.94	36			
Management and service fees from bank subsidiaries.....	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries.....	99.83	82.20	79	99.82	78.80	82	99.46	74.20	67	97.16	69.23	57			
Dividends from nonbank subsidiaries.....	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0.15	0.01	92	0.16	0.04	89	0.29	0.02	94	0.18	0.17	85			
Operating income from nonbank subsidiaries.....	0.15	4.70	46	0.16	7.29	37	0.29	7.64	47	0.18	9.99	36			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt.....		27.08			1,558.56			28.33			97				
								134.30			26.53				
								94			106.66				
											39.18				
											88				